

Information to identify the case:

Debtor 1	Kenneth V Price Jr.	Social Security number or ITIN	xxx-xx-1589
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	20-16697-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth V Price Jr.
aka Kenneth V Price

8/21/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Kenneth V Price, Jr.
DebtorCase No. 20-16697-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 13

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db +Kenneth V Price, Jr., 906 Chesterwood Court, Marlton, NJ 08053-3416
 518839851 Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
 518839855 +Eye Associates, 251 South Lincoln Avenue, Vineland, NJ 08361-7802
 518839856 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2020 00:56:33 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 22 2020 00:56:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518839852 +EDI: BANKAMER.COM Aug 22 2020 04:03:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413
 518839854 +EDI: CITICORP.COM Aug 22 2020 04:03:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
Po Box 790034, St Louis, MO 63179-0034
 518839853 EDI: JPMORGANCHASE Aug 22 2020 03:58:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
 518839857 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 22 2020 00:56:56 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
 518840728 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518839858 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synchrony Bank/Climate Select, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
 518839859 EDI: TDBANKNORTH.COM Aug 22 2020 04:03:00 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Andrew Finberg on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com,
 J117@ecfcbis.com
 Andrew Finberg trustee@sjbankruptcylaw.com, J117@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,
 bkgroupp@kmlawgroup.com
 Joseph J. Rogers on behalf of Debtor Kenneth V Price, Jr. jjresq@comcast.net,
 jjrogers0507@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5